Gratitude

Often, in striving to achieve, we focus on what we want to make better, and lose sight of what is already good in our lives. Appreciation for what we have allows us to be at peace with ourselves, instead of being dissatisfied in our quest to have more and be better.

Gratitude allows us to put our priorities in order and focus energy on what we have, not what we don’t. Gratitude helps us cherish the present and make the most of each day.

Take time this holiday season to be grateful for what you have.
The holiday gift giving season is right around the corner and many have expressed some disappointments with gift cards. Specifically cited are instances where fees could “eat up” the total value of the card when not used within a certain time frame. With that in mind, the Office of the Comptroller of the Currency (OCC*) recently issued guidance on disclosure and marketing issues regarding gift cards. The guidance focuses on the need for national banks that issue gift cards to do so in a manner in which both purchasers and recipients are fully informed of the product’s terms and conditions.

The gift card market is growing rapidly, and the terms and conditions of various cards can vary widely. Gift cards present special challenges because disclosures to a purchaser may not be adequate for a gift card recipient. The OCC expects national banks that issue gift cards not only to inform purchasers about material terms and conditions, but to take appropriate steps so that critical information is likely to be available to recipients as well.

Basic information that is most essential to a gift card recipient’s decisions about when and how to use the card should be provided on the gift card itself, or on a sticker or tape affixed to the gift card. Disclosures should generally tell consumers:

- The expiration date of the card (which should appear on the front of the card);
- The amount or the existence of any monthly maintenance, dormancy, usage or similar fees;
- How to obtain additional information about their cards or other customer service (for example, by providing a toll free number or website address).

In addition, since the user of the gift card is generally not the person who purchased the product, issuers should provide information for card recipients and encourage purchasers to pass it on. These disclosures could be carried in promotional packaging or inserted into an accompanying sleeve and include such information as the name of the issuing bank, any fees that may apply and what to do if the card is lost or stolen.

The OCC’s new guidance also advises national banks to avoid practices that could be misleading to consumers. For example, issuers should not advertise a gift card with no expiration date if monthly service or maintenance fees, dormancy fees or similar charges can consume the card balance. Similarly, if fees may consume the card balance before the stated expiration date, disclosures related to that expiration date should explain that possibility. Issuers should also avoid describing gift cards as if they are gift certificates or other payment instruments more familiar to consumers, or as products that carry federal deposit insurance.

*The Office of the Comptroller of the Currency (OCC) was created by Congress to charter national banks, to oversee a nationwide system of banking institutions, and to assure that national banks are safe and sound, competitive and profitable, and capable of serving in the best possible manner the banking needs of their customers.

Source: The full text of the guidance is available on the news release page of the OCC’s web site: http://www.occ.treas.gov/ftp/bulletin/2006-34.doc. Adapted from Schoharie County Cooperative Extension’s The Scoop, October 2006
UPCOMING EVENTS

Cornell Cooperative Extension Herkimer, Madison and Oneida Counties presents an all-day Connecting With Kids event:

“Connecting Young People To The Global Economy – A 21st Century Approach”

Wednesday, November 29, 2006 9:30 am – 2:30 pm
St. Paul’s United Methodist Church, 551 Sayles St, Oneida

This workshop will offer those who work with young people an overview of the principles of workforce development and how they can prepare young people for success in the new global economy. Workshop participants will engage in activities utilizing several curricula which are easily integrated into on-going educational programs. Participants will be given examples of several model programs being utilized throughout the nation. These programs are utilized with several different age groups and can be used in both school and out-of-school educational settings. The workshop will also include a discussion of model programs for adult education.

This is a free workshop. However, lunch may be purchased at $10, or you may bring your own if you are attending the whole day. For more information, please call CCE at 315.866.7920.

HOLIDAY BOOK TREE

Cornell Cooperative Extension of Herkimer County will be collecting books this holiday season for needy children throughout the area. These books will be donated to the Even Start Program, a family literacy program which supports families by providing resources to upgrade basic skills and learn ways of being their child’s first teacher. New or “gently-used” books for young children are requested.

If you have any books that you would be willing to donate, please drop them off at the Cornell Cooperative Extension office at 5657 State Route 5 in East Herkimer during business hours, 8:30 am to 4:30 pm, Monday through Friday. If needed, other times can be arranged. Please call Cornell Cooperative Extension of Herkimer County at 315.866.7920 for more information.

4-H HOLIDAY CHEESE FUNDRAISER

Each year 4-H Clubs have the opportunity to boost their club treasuries as well as contribute to the 4-H Private Support Fund by participating in Annual 4-H Fund Raising Events. These fundraisers help 4-H provide many educational opportunities including trips, awards, and recognitions for Herkimer County 4-H members and leaders which would otherwise be impossible.

4-H is taking orders for McCadam/Cabot cheese. The prices vary from $3.00 for 8 ounces to $14.00 for 3 pounds. Also available is 8 ounces of “Cheddar Shake” for $5.00. Prepaid orders must be received by November 17th. The cheese will be available for pickup in December, just in time for the holidays. To order, contact our office at 866.7920.
HOLIDAY SURVIVAL TIPS

- Limit holiday baking to just one or two favorites and make those in small quantities. Holiday baked goods can pack a big punch when it comes to fat and calories.

- **Eat a high-fiber, low-fat breakfast each day.** Whole grain cereal, skim milk and fruit provides a good start.

- **Choose a low-fat healthful lunch** - low-fat soups and salads, baked potatoes with low-fat toppings, low-fat chili and low-fat pasta are all good choices.

- **Keep fruit with you for snacking** so you do not get tempted by "mall choices."

- **Limit alcohol consumption.** Alcoholic drinks can be high in calories, and they can cause you to make poor food judgments. Choose water or club soda with lime at parties.

- **Eat a nutritious meal or snack before you attend events or parties.** Try to eat a large low-fat salad before every meal so you will fill up on fewer calories.

- **Bring a nutritious dish to parties** so you have something you can eat that is healthful. Raw veggies, fruit and salads make great choices.

- **Only buy enough goodies to fill the gift box or container.** Don’t plan to have any left over in the house to eat. There are enough temptations outside the house. There is no need to make your home a difficult place to maintain control.

- **After baking goodies for others, immediately fill the mixing bowl with hot soapy water; sampling packs on extra calories.**

- Remember that the holidays are truly only 3 real days, Thanksgiving, Christmas (or Kwanzaa or Chanukah) and New Year’s. Which means if you blow it only on 3 days, then you really won’t cause much damage. It’s the vicious cycle of not enough exercise and too many calories on the other days that causes weight gain during this time of year.

- Finally, celebrate and focus on what the holidays are really about – spending time with family and friends. Find creative activities or ways to get your family and friends to play a game or be active instead of eating. Pick a time to get together that does not revolve around a meal.

**On the Run Healthful Options**

Many of these items are ready-made in most grocery store produce sections or deli counters. You can buy a healthy dish that requires little or no preparation. Here are a few ideas:

- Vegetable platter
- Fruit salad
- Cinnamon apple wedges with vanilla yogurt “dip”
- Large festival tossed salad - use ready-cut lettuce, grape tomatoes, shredded carrots and dried cranberries
- Baked pita chips with salsa or hummus

**Choices to Avoid:**

These items are high in fat and calories - so stay clear or be careful about portion sizes!

- Fatty dips
- Fried foods
- Chips
- Fatty meats
- Pastries and pastry-wrapped items
- Quiche

Adapted from: Communicating Food for Health
October 2006 issue
SNUGGLE UP AND READ!

Herkimer County Even Start Family Literacy Program has always worked closely with area libraries to give support to parents to become effective first teachers for their children. The following is shared by Librarian Tomassina Jennings from the Ilion Library.

Give your baby, toddler or pre-schooler the best possible start — Snuggle Up and Read! Reading to your children gives them these six essential pre-reading skills:

- **Print Motivation:** promoting your child’s interest in and enjoyment of books. Make book sharing a special time. Choose a time when both you and your baby can relax and enjoy the book together. Don’t feel you have to read every word. Take time to talk about the pictures.

- **Vocabulary:** knowing the names of things. Your child will be able to recognize written words.

- **Phonological Awareness:** the ability to hear and play with the smaller sounds in words. This will help your child to sound out words when beginning to read. Share nursery rhymes and sing songs.

- **Print Awareness:** noticing print is everywhere. Point out letters and printed words in the grocery store, on toys and signs when you are out and about.

- **Narrative skills:** the ability to describe things and tell what has happened. Encourage your child to retell the stories you share together. Talk with your baby or toddler about what you are doing. Ask your child questions. When the baby babbles or talks, listen carefully and answer.

- **Letter Knowledge:** knowing that letters are different from each other and that they have different names.

These six skills are from “Every Child Ready to Read @ Your Library” - a project of the Public Library Association and the Association for Library Service to Children, divisions of the American Library Association.

As part of the Planting Seeds of Success, an LSTA grant, 10 libraries in the Mid-York Library System have been designated as Early Literacy Centers. They are Herkimer, Ilion, and Poland in Herkimer County; New Hartford, Rome and Utica in Oneida County; and Cazenovia, DeRuyter, Hamilton and Oneida in Madison County. Each of these centers has been able to purchase books and other materials that are especially suited to encouraging the essential skills of early literacy. These books and materials are available for parents and caregivers to use with their children in the libraries as well as having resources that can be checked out and used at home. Each literacy center’s goal is to host special training for parents and caregivers as well as creating opportunities demonstrating the techniques that encourage the six essential pre-reading skills during programming for young children and their caregivers.

The Mid-York Library System and the Central New York community will be celebrating the joys of sharing books and language with young children by experiencing some of the traditional rhymes that have been shared by adults and babies. The Snuggle Up and Read - Mainly Mother Goose Celebration is taking place through November 22nd. The festival is designed to be a fun event that promotes the principles of early literacy and informs the public of the link between libraries and literacy. Be sure to check with your local library to find out what is scheduled.
‘TIS THE SEASON FOR HEALTHFUL GIFT GIVING

With only a few weeks until Christmas, it’s time to kick your holiday shopping into high gear. If you’re still in need of just the right gift for that special someone, why not consider giving the gift of health? Giving a gift that helps promote good health says a lot about how much you care for the person. Here are a few ideas:

► A cookbook with a low-fat, low-calorie theme or one that promotes the use of fruits, vegetables and whole grains in recipes. There are many great cookbooks available; choose one that you know will fit the person’s tastes and schedule. For a more personal touch, you may want to consider making your own cookbook by copying your favorite nutritious recipes onto recipe cards and organizing them in a binder.

► A basket of kitchen gadgets. Create a unique gift basket by combining a variety of kitchen utensils and gadgets, such as potholders, holiday dish towels, food scale, vegetable steamer, gravy separator, skewers for grilling vegetables, egg separator, coffee grinder to grind whole spices into powder, or kitchen shears. Many of these items are available for less than $20 and some cost less than $5.

► A fitness bag with a pedometer or step-counter, hand weights or resistance bands and bottled water. Step counters measure steps taken and are available for under $15. Pedometers tend to be more sophisticated and include information on distance traveled and calories expended. They also are more expensive and difficult to operate.

► A basket of fruits and nuts. For the food lovers on your list, create an attractive and colorful gift by filling a basket with apples, tangerines, oranges, pineapple and a variety of nuts. Add an apple corer and slicer to help make it easier to cut and share apple slices.

► Homemade bread. Rather than baking higher-fat cookies and candies, give homemade quick breads or whole-wheat yeast bread.

► A salad bowl filled with all the ingredients needed to make a salad. Include a paring knife, vegetable peeler, salad tongs and salad dressing along with a variety of lettuces, vegetables and fruits.

► Gift certificates. Give the gift of a meal at a restaurant that offers a variety of healthy, low-calorie or vegetarian menu items. For the person on your list who has always wanted to learn to cook or improve their cooking skills, give a gift certificate for cooking classes. Or for the person who is interested in fitness, give a trial membership to the local fitness center. For a no-cost option, design your own gift certificates for weekly walks, bike rides or hikes. Not only will the person get the benefit of exercise, they will also get to spend some quality time with you.

Source: Pat Kendall, Ph.D., R.D., Colorado State University Cooperative Extension, 12/05
INEXPENSIVE HOLIDAY PLANNING

Even the most disciplined person has a weak point and for many of us it relates to holidays and moments of celebrating. Those things in life that make us happy often relate to our wanting to make others happy. So what can we do that recognizes our desire to express our love and give moments of pleasure to others and ourselves without sending our finances into a tailspin?

First, recognize that how we spend money should relate to our goals. At holidays and special occasions throughout the year, what are your goals? Is your goal to express love for the person? Is your goal to give a particular gift that meets a need? Is your goal to bring your close friends/extended family members together? Is your goal to create a special memory? It is extremely important to decide what your goal is ahead of time. Like all goals, it is best to keep them before you - write them down or illustrate them in some way and post them some place (or in several places) where you can keep them in mind.

Ask yourself: “What resources do I have to meet this goal?” Buying a special gift might be the first thought to pop into your mind, but many people could benefit and perhaps appreciate even more the gift of time or service. Parents, grandparents, aunts, and uncles might give a gift certificate for a picnic at a favorite park, a night of board games or videos, a campout (even if it’s just in the backyard!), a bike ride, building a snowman, baking cookies, a sleepover, etc.

Someone who’s in need of help with transportation or running errands may appreciate a gift of a ride on a regular basis to the grocery store, doctor’s appointment, etc. without the need to ask. A single parent, likewise, may be thrilled to receive a gift of an evening or afternoon of free babysitting once a month without needing to request it. If you are limited in physical ways and cannot “do” a lot, think about what you can do. Perhaps you could read a favorite story on tape for a special child in your life. Maybe you could host the holiday meal - let the others bring the food and you can be the point of gathering. If you need help with getting your home “spruced” up a bit, let the older children have the joy of giving by inviting them over a few days beforehand to help out. A card with a special note or letter formally committing to a gift of time or service at a holiday or on a special occasion may be received more joyfully than you could imagine.

If you are cutting back on spending, inform family and friends so they can make plans and, if appropriate, they can act accordingly. Letting others know how and why your manner of celebrating will be different may make it easier to change how you celebrate. It may also help others to change their expectations of what they think you should be doing. If you aren’t sure how the special people in your life will react to changes, ask them. Perhaps some of your friends or family members have been secretly hoping someone would speak up and put a halt to overspending. Remember, though, it is not essential to have agreement to change. If you are convinced that you need to make a change, try it. Consult other members of your immediate household and agree to try a new idea. You can always try something else in the future if you decide later that you don’t want to repeat the new action.

Think of cutting back as liberation, rather than deprivation - freedom from the debt load, chaos, exhaustion, etc.

Rediscover the things you truly love about the holiday/occasion you want to celebrate. Remember sights, sounds, smells, tastes, feelings and favorite moments. Re-examine why you do what you do. Are you convinced that the reason is worthy of the action? If not, why not try something different!

Source: CCE Power Partners Newsletter, 11/03
HELPING CHILDREN COPE WITH DISAPPOINTMENT

We all have those moments when things don't go as planned, but for children, who have fewer experiences to help them put things in perspective, being disappointed can seem unbearable.

Common times of the year when children are most prone to disappointment include major holidays, such as Christmas, birthdays and vacations. Children can be disappointed about the gifts they receive, the amount of one-on-one attention they receive when friends and family gather, or how much time they have to wait in line to see Santa, a movie or ride an amusement ride. Many times a child's disappointment can be lessened by preparing them with realistic expectations. Parents can help by discussing early the cost and other limitations on gifts they would like. For example, if your child wants a puppy for the holidays, but you live in an apartment that doesn't allow pets, this needs to be discussed long before presents are unwrapped. Let your child know that a toy animal or a gold fish is a more realistic possibility.

You can't always prepare your children for what life has in store, nor can you protect them from experiencing many of life's disappointments. "Life isn't always fair," is a comment we've probably all heard at some time, and it's true. You can, however, show them how to accept disappointments, learn from them and move on to an acceptable outcome. Role model how you deal with disappointments by showing them how you find unexpected yet positive outcomes, even when things don't go your way. Ask your child to talk about the day, event or occasion, what they liked and didn't like and to verbalize at least one positive thing they learned or will remember about the day. This activity helps children take responsibility for their own feelings by choosing to find happiness instead of dwelling on disappointments.

In her book "Dealing with Disappointment: Helping Kids Cope When Things Don't Go Their Way" (Parenting Press, Inc.), Elizabeth Crary says that when children don't develop the ability to soothe themselves, resolve their problems, and understand other's feelings, they are vulnerable to a host of other problems, such as academic trouble, aggression, alcohol and drug addiction, depression and eating disorders. She says the solution to a child's emotional distress is not for parents to make children's lives emotionally smooth, but to give children the skills they need to choose happiness.

Children often need help describing the issue or their feelings. They may also need help brainstorming ideas for dealing with situations and feelings. After they have come up with an acceptable plan, ask how you can help.

Some of the best ways to show how much you care about your children is to teach them how to calm themselves when they're upset, and show them they have the power to choose to be happy. Most disappointments in childhood are small but they can prepare us to handle larger challenges later in life.

Source: Sheila Gains, Colorado State University Cooperative Extension, October 2006
Challenges arise when it becomes necessary for an older person to begin thinking of changing where they live. One of these challenges is how to de-clutter and downsize belongings. Homes that contain generations of memorabilia can be overwhelming. The process of sorting is tedious as well as emotionally and physically draining. Planning ahead is one way to lessen the pain of downsizing. This allows the sorting and downsizing to be done with less intensity and stress. In addition, better communication usually occurs when the sorting and downsizing takes place over time and not all at once.

One effective approach is focusing on one collection at a time. For example, tackle the photo collection or the record collection. Today's technology allows for consolidation and duplication of music and images. Photographs and other images can be scanned and duplicated with comments about each image. Music can be recorded in multiple media formats. The use of technology is a way to get several generations involved. Imagine the joy of creating a CD or video of photographic images that are larger and clearer than the original. What fun it could be to listen to and record the music from old records while having a theme party of the 1920s or the 1940s or the 1970s. This approach to sorting and downsizing decades of stuff encourages sharing and may help defuse potential conflicts. Furthermore, the owner gets to enjoy sharing memories with others.

As with any interpersonal process, there is the potential for misunderstanding during this sorting and downsizing. One of the most successful ways to avoid misunderstanding is to work extra hard on good communication among all interested parties. Sometimes it is helpful to discuss top choices before decisions are made. The key to successful communication is listening more rather than talking, and clarifying anything that is unclear. An example is to say, "I believe I understood you to say that getting Dad's fishing tackle is very important to you." If each person gets to choose something especially important to them, then negotiating about items of less importance may be more amenable.

Writing down conversations about possessions also helps reduce the potential for misunderstanding. Some families find it useful to use colored stickers. One color can be used for the owners to identify things they want to have with them until the end of their lives, and then a different color is given to each person in the sharing process. When more than one person puts a sticker on an object, then negotiation can take place. When negotiation is not successful, a time-out period may be needed for the passion to cool so that an amenable agreement can be reached.

The important thing to remember is that even the sorting process is creating lasting memories. It is the choice of all involved as to whether the memories include fun and family bonding or strife and discord. Communication and time are the keys to creating pleasant memories.

Source: Janet Benavente, Colorado State University Cooperative Extension
Research in the Department of Occupational Therapy at Colorado State University is looking at falls among older adults. Falls are the leading cause of death from injury among people 65 years and older in the United States, with more than a third of adults aged 65 years or older falling each year. In 2001, this was more than 1.6 million older adult emergency room visits with nearly 388,000 associated hospitalizations.

By 2020, the estimated cost of fall-related injuries may reach $32.4 billion. The majority of fall-related injuries occur in older adults living independently. In many cases, this leads to depression when their physical functioning does not improve after a fall. Most alarming is that some 70 percent of the fall injuries consist of falls indoors or within the housing area.

Fall risks are generally due to one of two factors. They can occur due to intrinsic factors such as Parkinson’s disease and normal age-related changes in vision, joints, muscles, gait and balance. They can also occur due to extrinsic factors occurring in the environment - both indoors and outdoors - and can include low lighting and low-height seating.

Conflicting information on predictors of falls and the role of home environmental hazards have been described including a number of observational studies indicating no difference in the rate of falls based on number and type of hazards in the home. Still others have linked low lighting and low seating with falls in the home.

The aims of the occupational therapy fall research and prevention project are aligned with the first goal of Healthy People 2010, to help individuals of all ages increase life expectancy and improve their quality and years of healthy life, reacting to factors in the physical and social environments. Identifying and reducing physical hazards in the home is a major theme of this project.

In addition to doing home evaluations to identify extrinsic (or environmental) hazards in the home possibly leading to increased fall risk, the OT fall prevention study provides recommendations and minor home modifications aimed at reducing the risk. So far, the project has worked with 12 participants, aged 59-83, living in nine homes in Northern Colorado.

Home evaluations have yielded the following information about environmental (extrinsic) hazards. On average, homes had 10 stairs inside, three stairs to the most frequent access into and out of the house, nine area rugs, seven thresholds (elevated areas in doorways or moving from smooth flooring to carpeting), and most households had one or more stepstools in use with an average height of 16 inches. The long-range plan is to gather similar information from a large number of homes and begin to look for relationships between environmental hazards in the home and fall rates.

The study also looks at attributing causes - why do people think they fall, or how do they perceive risk? Participants reported intrinsic fall factors such as pain associated with arthritis in the hips, knees and ankles as well as unsure balance, and extrinsic risks including edges of rugs and uneven ground.

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While fear of falling is reported in the literature as an actual cause of more falls and a reason people limit their daily activities, only two participants reported being afraid of falling. Both participants had higher than average tub height, no adaptive equipment in use at the time of evaluation and a lower than average number rugs and thresholds - but we don't know the meaning of these characteristics in terms of contributing to fear. All of the other participants expressed realistic concern and said they were cautious in their daily activities. None of the participants, including the two who reported being afraid of falling, limited their activities based on being fearful.

Recommendations and modifications provided in the study have included installation of stair railings (inside and outside), tub benches for sitting while showering and sitting to enter the tub instead of stepping over the tub wall, taping the edges of or removing throw rugs, using step stools with hand railings, tub grab bars, changing the swing direction of screen/storm doors to allow easier entrance, and raised toilet seats and toilet grab bars. The study has also tried to increase awareness of small pets in the house, using lights when walking into garages and up and down stairs, and reducing clutter of walking pathways in the home. We hope to find that the information gained in home evaluation and recommendations given based on this information will reduce the likelihood of falls in and around the home.

Source: David Green, Ph.D., OTR, Associate Professor of Occupational Therapy, Colorado State University

The Program on Breast Cancer and Environmental Risk Factors (BCERF) at Cornell University has recently upgraded their website. Visiting http://envirocancer.cornell.edu will help answer questions such as:

What can communities do to prevent obesity?

Are there herbal medicines that might increase or decrease breast cancer risk?

Should I be concerned about chemicals and hormones in my food or water?

What current efforts are underway to monitor levels of environmental chemicals in people and the environment?
Answer: See the Biomonitoring and Environmental Monitoring page at http://envirocancer.cornell.edu/learning/biomonitor/biomonitor.cfm.
COMMUNICATING WITH YOUR FAMILY ABOUT MONEY

Money is a common problem for families, regardless of income, age, and education of family members.

$ Sometimes a lack of income to meet basic needs causes the money hassle.
$ More often, inadequate communication about money is the root of financial problems.

To improve communication, family members are encouraged to talk with each other about their goals, how the various family members spend money, what ways individual members of the family are willing to make change to support better money management, etc.

However, having meaningful discussions about any issue within one’s family can be a challenge to anyone. Indeed, money can be a particularly difficult topic.

The following suggestions are given to help you improve your money communication skills in your family.

Choose a “good” time when all family members can be present, when you’re not hungry or tired, and when you’re not rushed.

► Make sure everyone who will be at the family meeting understands what topic(s) will be discussed.
► If there is a young child who can not effectively have input in the discussion, arrange, if possible, to have someone else care for that child while the rest of the family meets.

Turn off the radio and TV.

► Agree to let the answering machine, if you have one, take telephone messages or quickly answer the telephone and plan to return the call later.

► Ask visitors to come back at a later time as well.

Recognize that whoever earns the money doesn’t also earn the right to dictate how it should be spent.

► All family members, including children old enough to understand, need to make decisions about money as a team.
► Allow everyone to have input in financial decisions.
► Family members will be more satisfied with decisions if they helped to make them.

Clearly identify the issue at hand and stick to the subject.

► Don’t drag other points or problems into the discussion.
► Is the problem one of spending too much money, spending it at the wrong time, or spending it on something you consider unnecessary or unimportant?
► If necessary, write down the topic, check to make sure you are sticking to the topic, and write down conclusions or decisions.

Let each family member freely state their wants, needs, and personal feelings.

► Encourage communication beginning with “I think” or “I feel.”
► Talk about the present.
► Avoid judging or criticizing another person for their thoughts or feelings.

(Continued on page 13)
Don’t wait for a crisis before having a financial discussion.

► Review your goals periodically.
► Review your progress periodically.
► Praise each other for small successes.
► Find out what is special to each family member and use that information to plan special ways to reward good effort.

Remember to discuss and not to attack.

► No name calling: “Boy, you’re stupid!”
► Avoid blaming: “You always do that!” or “It’s all your fault!”
► Avoid bringing in names of other family members: “You are just like your lazy brother!”
► Avoid ordering or commanding: “Don’t ever buy that kind of bread again!”
► Avoid generalizations: “You always do that!”

Watch your body language.

► Don’t shake your finger at another person, or shout to try to intimidate.
► Remain calm.

Taken from: Money Matters for Today’s Families: A Money Management Workbook from CCE Broome County

WINTER ENERGY-SAVING TIPS

• Use a programmable thermostat with your heating system to automatically lower the temperature at night or when no one is home.

• Keep the warm air in and the cold air out by adding insulation, caulking and weather-stripping around doors, attic access, windows, outlets and any area that can let the cold air in and the warm air out.

• It’s a good time to check smoke and carbon monoxide detectors and replace old batteries. Remember - as you seal up leaks in your home this becomes even more important.

• Make sure floor & wall vents are not blocked by draperies, furniture, or rugs. Vents should also be cleaned regularly with a vacuum or broom.

• Keep blinds and drapes of sun-exposed windows open in the daytime and closed at night.

• When the fireplace is not in use, keep the flue damper tightly closed.

• If you have a forced-air heating system, check your air filters once a month and replace if dirty.

• Make sure outdoor portions of your heating system are not blocked by leaves, shrubbery, or other objects.

• If you have a window air conditioning unit, remove it for the winter months to prevent heat from escaping through and around the unit. If it can't be removed, buy an inexpensive cover to prevent drafts.

• Install rubber gaskets behind outlets and switch plates on exterior walls. Gaskets can be found in most home improvement stores.

• Ceiling fans can keep you comfortable in the winter too! Reversing the direction of the blades pushes warm air down in to the room.

• Lower your water heater temperature to 120 degrees. For added savings, have your water heater wrapped with an insulation blanket by your heating/plumbing contractor.

For more information check out www.getenergysmart.org.
WINTER STORMS

Heavy snow, ice storms and extreme cold can cause severe property damage and also put human and animal lives at risk. Accurate predicting of winter storms can help people prepare by making sure they have adequate fuel, food and water on hand, but an unexpected change in wind direction can result in a major snowfall in a very localized region. In New York, this is often referred to as lake-effect snow because it generally involves geographic areas near Lake Erie or Lake Ontario.

There are a number of resources available to increase your awareness of potential snow and ice storms. Local and regional weather reports through television, radio or web media will provide forecasts and current conditions. For a more national/global weather outlook, visit the National Oceanic and Atmospheric Administration (NOAA) website: www.noaa.gov. For your local weather, try www.weather.com and put in your local zip code.

The following resources provide information on being prepared and keeping safe during the long winter months ahead.

“Winter Safety” is a guide for winter preparedness and survival developed jointly by Cornell Cooperative Extension of Warren County and the Warren County Disaster Preparedness Office. You can access this online at: http://emergencypreparedness.cce.cornell.edu/data/Winter%20Safety%20Letter%20Size.pdf

The New York State Emergency Management Office (SEMO) has safety tips for winter available on its website: http://www.semo.state.ny.us/. At the SEMO homepage, click on “winter safety tips”.

The American Red Cross also has excellent resources on winter storm safety. Find them at: http://www.redcross.org/services/prepare/0,1082,0_252_,00.html

The Federal Emergency Management Agency (FEMA) is a good resource for winter and extreme cold preparedness information. The website provides guidelines on what to do before, during and after a winter storm. Go to: http://www.fema.gov/hazard/winter/

Electrical power outage is often a result of heavy snow or ice storms. The Centers for Disease Control (CDC) website provides information on power outage issues including food safety, carbon monoxide poisoning and downed power line hazards. This website information can be accessed at: http://www.bt.cdc.gov/poweroutage/needtoknow.asp

“Safe Operation of Emergency Generators” is a fact sheet developed by the Cornell Agricultural Health & Safety Program that provides recommendations for safe residential and farm use of generators during power outage situations. Find this fact sheet at: http://emergencypreparedness.cce.cornell.edu/data/Emergency%20Generators.pdf

Carbon monoxide (CO) poisoning can result from operation of gasoline powered engines (generators) without proper ventilation and may lead to death. The National Institute of Occupational Safety & Health provides information on the prevention of CO poisoning at http://www.cdc.gov/niosh/carbon2.html

Long term power outages may offer the potential for mold growth. Information on dealing with mold issues and removal can be found on the national EDEN website. Click on “mold” in the issues section at http://www.eden.LSU.edu/

Source: New York Extension Disaster Education Network (NY EDEN) at http://emergencypreparedness.cce.cornell.edu/
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